

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION**

In re: HAYNES, LARRY O

HAYNES, LYNNETTE M

§ Case No. 05-49995

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DAVID HERZOG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$44,350.00</u>
Total Distribution to Claimants: <u>\$331,744.21</u>	Claims Discharged Without Payment: <u>\$104,628.27</u>
Total Expenses of Administration: <u>\$26,438.79</u>	

3) Total gross receipts of \$ 408,126.44 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$393,126.44 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$318,639.15	\$0.00	\$318,639.15
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	10,786.29	10,786.29	26,438.79
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	43,124.49	43,124.49	13,105.06
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	104,628.27	104,628.27	0.00
TOTAL DISBURSEMENTS	\$0.00	\$477,178.20	\$158,539.05	\$358,183.00

4) This case was originally filed under Chapter 7 on October 12, 2005.
. The case was pending for 48 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/16/2009 By: /s/DAVID HERZOG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
SINGLE FAMILY RESIDENCE	1110-000	407,452.43
Interest Income	1270-000	674.01
TOTAL GROSS RECEIPTS		\$408,126.44

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Larry Haynes	Homestead Exemption	8100-002	7,500.00
Lynette Haynes	Homestead Exemption	8100-002	7,500.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Midamerica Bank	4110-000	N/A	318,639.15	0.00	318,639.15
TOTAL SECURED CLAIMS		\$0.00	\$318,639.15	\$0.00	\$318,639.15

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Nick Guiffre	3510-000	N/A	5,000.00	5,000.00	18,250.00
Chicago Title	2500-000	N/A	2,402.50	2,402.50	4,805.00
Nicor	2420-000	N/A	490.24	490.24	490.24
Village of Orland Park	2420-000	N/A	55.33	55.33	55.33
Nicor	2420-000	N/A	265.62	265.62	265.62
International Sureties	2300-000	N/A	35.74	35.74	35.74
INTERNATIONAL SURETIES	2300-000	N/A	30.87	30.87	30.87
International Sureties	2300-000	N/A	5.99	5.99	5.99
David R. Herzog, Trustee in Bankruptcy	2100-000	N/A	1,250.00	1,250.00	1,250.00
Herzog & Schwartz	3110-000	N/A	1,250.00	1,250.00	1,250.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	10,786.29	10,786.29	26,438.79

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Department of the Treasury-Internal Revenue Service	5800-000	N/A	38,297.56	38,297.56	3,451.20
Cook County	5800-000	N/A	3,480.00	3,480.00	4,826.93
Cook County	5800-000	N/A	1,346.93	1,346.93	4,826.93
TOTAL PRIORITY UNSECURED CLAIMS		0.00	43,124.49	43,124.49	13,105.06

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Department of the Treasury-Internal Revenue Service	7100-000	N/A	15,415.91	15,415.91	0.00
Dearborn Wholesale Grocers	7100-000	N/A	18,600.00	18,600.00	0.00
Muller-Pinehurst Dairy	7100-000	N/A	7,785.65	7,785.65	0.00
US DEPARTMENT OF EDUCATION	7100-000	N/A	1,822.58	1,822.58	0.00
Robert J Sheehy & Sons	7100-000	N/A	2,780.69	2,780.69	0.00
Chase Bank USA, N.A.	7100-000	N/A	19,367.75	19,367.75	0.00
US DEPARTMENT OF EDUCATION	7100-000	N/A	2,854.49	2,854.49	0.00
Citibank USA NA	7100-000	N/A	3,649.16	3,649.16	0.00
Green Tree Servicing LLC	7100-000	N/A	1,370.25	1,370.25	0.00
Citibank South Dakota N A	7100-000	N/A	18,719.96	18,719.96	0.00
eCAST Settlement Corporation assignee of	7100-000	N/A	12,261.83	12,261.83	0.00
TOTAL GENERAL UNSECURED CLAIMS		0.00	104,628.27	104,628.27	0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 05-49995

Trustee: (330520) DAVID HERZOG

Case Name: HAYNES, LARRY O
HAYNES, LYNNETTE M

Filed (f) or Converted (c): 10/12/05 (f)

§341(a) Meeting Date: 12/27/05

Period Ending: 10/16/09

Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	SINGLE FAMILY RESIDENCE (u) (See Footnote)	325,000.00	310,000.00		407,452.43
2	CASH ON HAND	50.00	0.00		0.00
3	SECURITY DEPOSIT - WHITE HEN FRANCHISE	5,000.00	5,000.00		0.00
4	FURNITURE	1,200.00	0.00		0.00
5	BOOKS, CDs, DVDs	150.00	0.00		0.00
6	WEARING APPAREL	500.00	0.00		0.00
7	WEDDING RINGS	750.00	0.00		0.00
8	401k	24,000.00	0.00		0.00
9	IRA - MIDAMERICA BANK	700.00	0.00		0.00
10	SHARES IN EZIO'S INC.	0.00	0.00		0.00
11	1992 BUICK CENTURY	2,000.00	0.00		0.00
12	2002 SATURN	8,500.00	0.00		0.00
13	1997 HARLEY DAVIDSON	1,000.00	1,000.00		0.00
Int	INTEREST (u)	Unknown	N/A		674.01
14	Assets Totals (Excluding unknown values)	\$368,850.00	\$316,000.00	\$408,126.44	\$0.00

RE PROP# 1 \$360,000 at closing. Net value after exemptions is \$345,000. Due to account transfers, system is noting receipt of \$406452.43 with an adjustment of \$46,452.43.

Major Activities Affecting Case Closing:

File final report.

Initial Projected Date Of Final Report (TFR): December 31, 2006

Current Projected Date Of Final Report (TFR): February 15, 2009

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-49995

Case Name: HAYNES, LARRY O
HAYNES, LYNNETTE M

Taxpayer ID #: 13-7508110

Period Ending: 10/16/09

Trustee: DAVID HERZOG (330520)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****78-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/21/06	{1}	Chicago Title	Non-estate assets -- deposited in wrong account	1280-000	42,447.09		42,447.09
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	4.05		42,451.14
03/31/06	1001	Nicor	Final gas bill - closing	2420-000		490.24	41,960.90
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	26.66		41,987.56
05/12/06	1002	Nicor	Final gas bill (additional unbilled charges) - closing Stopped on 09/22/06	7100-000		265.62	41,721.94
05/12/06	1003	Village of Orland Park	Final Water Bill - Closing	2420-000		55.33	41,666.61
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	28.53		41,695.14
06/28/06	{1}	Village of Orland Park	Refund - Overpayment of water bill	1110-000	5.34		41,700.48
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	27.60		41,728.08
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	28.54		41,756.62
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	28.56		41,785.18
09/22/06	1002	Nicor	Final gas bill (additional unbilled charges) - closing Stopped: check issued on 05/12/06	7100-000		-265.62	42,050.80
09/22/06	1004	Nicor	Final gas bill (additional unbilled charges) - closing	2420-000		265.62	41,785.18
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	26.72		41,811.90
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	29.50		41,841.40
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	27.67		41,869.07
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	26.72		41,895.79
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	27.93		41,923.72
02/22/07	1005	International Sureties	PRO-RATA BOND PREMIUM PAYMENT	2300-000		35.74	41,887.98
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	20.89		41,908.87
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	22.37		41,931.24
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	23.13		41,954.37
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	23.15		41,977.52
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	21.66		41,999.18
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	23.92		42,023.10
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	23.18		42,046.28
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	20.95		42,067.23
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	24.71		42,091.94
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	21.90		42,113.84
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	21.44		42,135.28
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	19.26		42,154.54

Subtotals :

\$43,001.47

\$846.93

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-49995

Case Name: HAYNES, LARRY O
HAYNES, LYNNETTE M

Taxpayer ID #: 13-7508110

Period Ending: 10/16/09

Trustee: DAVID HERZOG (330520)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****78-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	8.65		42,163.19
03/12/08	1006	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-49995 Voided on 03/12/08	2300-000		35.32	42,127.87
03/12/08	1006	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-49995 Voided: check issued on 03/12/08	2300-000		-35.32	42,163.19
03/12/08	1007	IDEBTOR'S BANKRUPTCY ESTATE	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-49995 Voided on 03/12/08	2300-000		30.87	42,132.32
03/12/08	1007	IDEBTOR'S BANKRUPTCY ESTATE	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-49995 Voided: check issued on 03/12/08	2300-000		-30.87	42,163.19
03/12/08	1008	INTERNATIONAL SURETIES	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/12/2008 FOR CASE #05-49995	2300-000		30.87	42,132.32
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	7.83		42,140.15
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	5.87		42,146.02
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	5.27		42,151.29
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	5.35		42,156.64
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	5.35		42,161.99
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	5.01		42,167.00
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	5.53		42,172.53
10/03/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.34		42,172.87
10/03/08		To Account #*****7866	Transfer of funds - Correction of Account	9999-000		42,172.87	0.00
01/29/09		From Account #*****7866		9999-000	5,956.15		5,956.15
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		5,956.16
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,956.38
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.25		5,956.63
04/14/09	1009	International Sureties	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 04/14/2009 FOR CASE #05-49995	2300-000		5.99	5,950.64
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.24		5,950.88
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.23		5,951.11

Subtotals :

\$6,006.30

\$42,209.73

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-49995
Case Name: HAYNES, LARRY O
 HAYNES, LYNNETTE M
Taxpayer ID #: 13-7508110
Period Ending: 10/16/09

Trustee: DAVID HERZOG (330520)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****78-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/11/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.09		5,951.20
06/11/09		To Account #*****7866		9999-000		5,951.20	0.00

ACCOUNT TOTALS	49,007.86	49,007.86	\$0.00
Less: Bank Transfers	5,956.15	48,124.07	
Subtotal	43,051.71	883.79	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$43,051.71	\$883.79	

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-49995

Case Name: HAYNES, LARRY O
HAYNES, LYNNETTE M

Taxpayer ID #: 13-7508110

Period Ending: 10/16/09

Trustee: DAVID HERZOG (330520)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****78-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/03/08		From Account #*****7865	Transfer of funds - Correction of Account	9999-000	42,172.87		42,172.87
10/08/08		Estate of Roman and Sharon Bender	Correction of Account		5,956.15		48,129.02
	{1}	Gina Diani - Chicago Title	Sale of Real Estate 365,000.00	1210-000			48,129.02
		Nick Guiffre	Broker Commission -18,250.00	3510-000			48,129.02
		Chicago Title	Closing costs -2,402.50	2500-000			48,129.02
		Midamerica Bank	1st mortgage -318,639.15	4110-000			48,129.02
		Cook County	County real estate taxes -3,480.00	5800-000			48,129.02
		Larry Haynes	Homestead Exemption -7,500.00	8100-002			48,129.02
		Lynette Haynes	Homestead Exemption -7,500.00	8100-002			48,129.02
		Cook County	County Real Estate Taxes -1,346.93	5800-000			48,129.02
	Int		74.73	1270-000			48,129.02
10/08/08	101	Estate of Roman and Susan Bender	Correction of Accounts	9999-000		42,172.87	5,956.15
01/29/09		To Account #*****7865		9999-000		5,956.15	0.00
06/11/09		From Account #*****7865		9999-000	5,951.20		5,951.20
06/11/09	102	David R. Herzog, Trustee in Bankruptcy	Final Distribution	2100-000		1,250.00	4,701.20
06/11/09	103	Herzog & Schwartz	Final Distribution	3110-000		1,250.00	3,451.20
06/11/09	104	Department of the Treasury-Internal Revenue Service		5800-000		3,451.20	0.00

ACCOUNT TOTALS	54,080.22	54,080.22	\$0.00
Less: Bank Transfers	48,124.07	48,129.02	
Subtotal	5,956.15	5,951.20	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$5,956.15	\$-9,048.80	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****78-65	43,051.71	883.79	0.00
Checking # ***-****78-66	5,956.15	-9,048.80	0.00
	\$49,007.86	\$6,834.99	\$0.00